

**REMARKS**

This is in full and timely response to the Office Action dated October 6, 2004.  
Reexamination in light of the following remarks is respectfully requested.

Claims 18-40 are currently pending in this application, with claims 18 and 31 being independent.

*No new matter has been added.*

**New non-final Office Action**

If the allowance of the claims is not forthcoming at the very least and new grounds of rejection made, then a **new non-final Office Action** is respectfully requested.

**Rejection under 35 U.S.C. §102**

Claims 8-40 were rejected under 35 U.S.C. §102 as allegedly being anticipate by U.S. Patent No. 6,058,382 to Kasai et al. (Kasai).

This rejection is traversed at least for the following reasons.

Claim 18 and the claims dependent thereon include the features of:

a plurality of electronic money terminals, an electronic money terminal of said plurality of electronic money terminals receiving electronic money log data from an electronic device, said electronic money log data including electronic money,

for the purchase of a commodity or the reception of a service, said electronic money terminal receiving a transaction amount and a payment method indication, said transaction amount being said purchase price of said commodity or the monetary value of said service, said payment method indication indicating payment of said transaction amount using said electronic money or installment payments,

wherein said electronic money terminal updates said electronic money log data with said transaction amount when said payment method indication indicates said payment by said installment payments,

wherein said updated electronic money log data is stored within said electronic money terminal, and

wherein said electronic device stores said updated electronic money log data.

Claim 31 and the claims dependent thereon include the steps of:

receiving electronic money log data from an electronic device, said electronic money log data including electronic money, an electronic money terminal of a plurality of electronic money terminals receiving said electronic money log data;

receiving a transaction amount for the purchase of a commodity or the monetary value of a service;

receiving a payment method indication for said purchase of said commodity or the payment of said service, said payment method indication indicating payment of said transaction amount using said electronic money or installment payments;

updating said electronic money log data with said transaction amount when said payment method indication indicates said payment by said installment payments;

storing said updated electronic money log data within said electronic money terminal;  
and

storing said updated electronic money log data within said electronic device,

wherein said electronic money terminal updating said electronic money log data.

Kasai arguably teaches an electronic money holding device utilizing an automatic payment method having an electronic money terminal 7, 9 (Kasai at figure 1, column 2, line 59). Kasai arguably teaches an electronic device 10 and electronic money log data 11, 13 (Kasai at figure 1, column 4, lines 17-18). Kasai arguably teaches information indicative of whether or not an automatic payment is to be made (Kasai at column 3, lines 42-43). Kasai arguably teaches that a settled-payment record in the payment data 15 is erased (step 30) (Kasai at figure 2, column 5, lines 10-12).

Yet, Kasai fails to disclose, teach or suggest that the electronic money terminal 7, 9 updates the electronic money log data 11, 13 *with a transaction amount when the payment method indication indicates the payment by the installment payments*.

Kasai arguably teaches the electronic money log data 11, 13 including electronic money (Kasai at column 3, lines 24-27).

However, Kasai fails to disclose, teach or suggest updated electronic money log data being stored within the electronic money terminal 7, 9 along with the electronic device 10 storing the updated electronic money log data.

Withdrawal of this rejection and allowance of the claims is respectfully requested.

**Conclusion**

For the foregoing reasons, all the claims now pending in the present application are allowable, and the present application is in condition for allowance. Accordingly, favorable reexamination and reconsideration of the application in light of the amendments and remarks is courteously solicited.

If the Examiner has any comments or suggestions that could place this application in even better form, the Examiner is requested to telephone Brian K. Dutton, Reg. No. 47,255, at 202-955-8753 or the undersigned attorney at the below-listed number.

If any fee is required or any overpayment made, the Commissioner is hereby authorized to charge the fee or credit the overpayment to Deposit Account # 18-0013.

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Respectfully submitted,

By 

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